

## CLAIMS

What is claimed is:

1. A method of providing a consumer of products with equity in the provider of said products, comprising the steps of:

selecting a product of the provider offered for sale;

determining a percentage based on the cost of the product to be rewarded to a consumer in the form of equity in the provider;

charging the consumer for the cost of the product;

retaining the percentage for a selected period of time for funding the purchase of equity associated with said provider;

acquiring equity in said provider; and

transferring the acquired equity into the consumer's brokerage account.

2. The method of claim 1, further comprising the step of: accumulating additional percentages for a selected period of time for funding the purchase of equity associated with the provider.
3. The method of claim 1, further comprising the step of: providing the consumer with a brokerage account.
4. The method of claim 1, wherein equity includes equity options and mutual funds.
5. The method of claim 1, wherein the consumer pays for the product against margin through the consumer's brokerage account includes portfolio-held collateral.
6. The method of claim 1, further comprising the step of: providing the consumer with the option of adding additional amounts to said percentage.



7. The method of claim 1, further comprising the step of: netting off demand for equity with consumers selling equity associated with the same provider of products.
8. The method of claim 1, further comprising the step of providing the consumer with the option of selling investments.
9. The method of claim 1, wherein the product includes goods and services.
10. A method of providing a consumer with the ability to purchase products directly through a company's portal or web site against a consumer's margin accounts, comprising the steps of:
  - entering into a first agreement for a selected period of time with a brokerage, wherein consumers are able to access the consumer's portfolio through a company's portal or web site through which the consumer makes transactions affecting the margin availability of a consumer's margin account;
  - entering into a second agreement for a selected period of time with a provider to offer for sale the provider's products on the company's portal or web site whereby a consumer selectively purchases a product against the consumer's margin account through the company's portal or web site; and
  - processing the purchase transaction made by the consumer.
11. The method of claim 10, the step of processing further comprising the steps of:
  - notifying the brokerage and the providers of the completed transaction;
  - retrieving funds from the brokerage;
  - extracting a transaction fee; and
  - distributing the funds to the providers.
12. The method of claim 10, further comprising the step of: providing an equity reward in the provider associated with the product purchased by the consumer.



13. The method of claim 12, further comprising the steps of: retaining a percentage based on the cost of the product purchased for a selected period of time for funding the purchase of equity associated with the provider.
14. The method of claim 13, further comprising the step of: accumulating additional margin percentages for a selected period of time for funding the purchase of equity associated with the provider.
15. The method of claim 10, wherein equity includes equity options and mutual funds.
16. The method of claim 13, further comprising the step of: providing the consumer with the option of adding additional amounts to said margin percentage.
17. A method providing a consumer with the ability to make transactions affecting the margin availability of the consumer's portfolio-held collateral through a portal, comprising the steps of:

entering into an agreement with a brokerage allowing a company to provide an application enabling a consumer to make a transaction affecting the margin availability of portfolio-held investments wherein the brokerage is directly linked to a provider's web site;

entering into an agreement with a plurality of providers that specifies a margin percentage with which the provider will reward the consumer with equity in the provider of a product for the purchase of the product, and that provides a pay-by-margin option that links the consumer to the company web site, and wherein the providers have direct links to the company web site; and

processing a transaction affecting the consumer's margin availability upon a consumer making a purchase.

18. The method of claim 17, the step of processing further comprising the steps of:
 

confirming a consumer's committed purchase against the available margin,



delivering confirmation of the transaction to the brokerage;  
 retrieving funds from the brokerage;  
 extracting fees from the brokerage;  
 paying funds to the provider; and  
 delivering confirmation of the transaction to the provider.

19. The method of claim 17, wherein equity includes equity options and mutual funds.
20. The method of claim 17, further comprising the step of: retaining a margin percentage based on the cost of the product purchased for a selected period of time for funding the purchase of equity associated with the provider.
21. A method of purchasing of products from a supplier against margin, comprising;
  - entering into an agreement for a selected period of time with a brokerage, wherein a supplier enables a consumer with the ability to purchase a product of the supplier of goods against a consumer's margin account held by the brokerage;
  - charging the consumer for the cost of the product.